



## INSURANCE FRAUD INVESTIGATION DIVISION

### Kentucky Office of Insurance

909 Leawood Drive, P. O. Box 4050, Frankfort, KY 40604-4050

Phone 502-564-1461 – FAX 502/564-1464

### *Charges and Convictions Activity – May 2005*

**Michael Casper** – On or about 8/24/00 and 6/18/01, Casper made material false statements under oath when he denied any previous job injuries or workers' compensation claims during sworn depositions, thereby committing two counts of Perjury in the 1st Degree. On 4/8/05, Casper was charged with two counts of Perjury 1<sup>st</sup> Degree in McCracken Circuit Court.

**Ruth Ann Ham** – On or about 8/27/02, Ham committed a felony when she informed a workers' compensation carrier that she had not remarried and was thus still eligible for benefits, when in fact she had remarried in 2001. On 4/6/05, Ham was charged with one felony count of fraudulent insurance acts in Laurel District Court. On 5/2/05, she pled guilty to the amended misdemeanor count of fraudulent insurance acts and was sentenced to 12 months probated for six months. She was ordered to pay restitution in the amount of \$1,789.22, and a fine to the Fraud Division in the amount of \$250.00 (\$1,000.00 with \$750.00 suspended).

**Michael Jay Heathman** – On or between 7/03 and 8/04, Heathman, a licensed insurance agent, received money for the purpose of purchasing insurance policies or investment vehicles, deposited the money into his own account, and failed to make the required payments. On 5/16/05, Heathman was charged with three felony counts of fraudulent insurance acts, two felony counts of theft by failure to make required disposition of property, and one felony count of criminal possession of a forged instrument in Fayette District Court.

**Scott Logsdon** - On or about 11/6/03, Logsdon presented a fake insurance identification card to the Jefferson County Clerk in order to obtain a replacement certificate of registration. On 12/2/04, Logsdon was charged with one felony count of fraudulent insurance acts in Jefferson District Court. On 3/15/05, he pled guilty to the amended misdemeanor charge of fraudulent insurance acts, and was sentenced to 90 days conditionally discharged for two years and ordered to enter the Jefferson County No Insurance Monitoring Program for two years.

**Marsha Lynch** – On or about 4/4/04, Lynch was in possession of a forged instrument, a fake insurance identification card, which she presented to the Jefferson District Court as evidence of automobile insurance. On or about 5/10/04, Lynch was in possession of a forged instrument, a fake insurance identification card, which she presented to the Jefferson County Clerk in order to register her vehicle. On 4/25/05, Lynch was charged with two felony counts of fraudulent insurance acts and two felony counts of criminal possession of a forged instrument II in Jefferson District Court.

**John W. Lyons** – On or about 7/17/03, Lyons claimed he was involved in a motor vehicle accident when the car he was riding in struck a deer. Lyons put in a claim for injuries and lost wages; however, the other occupants confirmed Lyons was not in the car at the time of the accident. On 6/4/04, Lyons was charged with one felony count of fraudulent insurance acts in Muhlenberg Circuit Court. On 11/3/04, he was found guilty at trial of one felony count of fraudulent insurance acts and was sentenced to five years in the penitentiary.

**Steven D. Morgan** – Morgan submitted a number of disability claims to Combined insurance between 1997 and 2003, listing his occupation as “farmer” when in fact, he worked full time for the Casey County Road Department and had not missed work during the time he received disability payments. On 7/26/04, Morgan was charged with one felony count of fraudulent insurance acts in Casey Circuit Court. On 4/25/05, he pled guilty to one felony count of fraudulent insurance acts. He was sentenced to two years pretrial diversion, ordered to pay \$8,000.00 in restitution to Combined Insurance and \$400.00 to the Fraud Division for investigative expenses.

**Dana Rogers** - On or about 7/9/04, Rogers presented a fake insurance identification card to the Jefferson County Clerk in order to obtain vehicle registration. On 11/30/04, Rogers was charged with one felony count of fraudulent insurance acts in Jefferson District Court. On 3/4/05, he pled guilty to the amended misdemeanor count of fraudulent insurance acts, and was fined \$100.00 and ordered to pay court costs in the amount of \$126.50.

**Amy D. Smith** – On or about 10/14/04, Smith presented a fake insurance identification card to the Knott County Clerk in an attempt to register her vehicle, a 1995 Jeep. On 4/12/05, Smith was charged with one felony count of fraudulent insurance acts in Knott District Court. On 4/28/05, she pled guilty to the amended misdemeanor count of fraudulent insurance acts. She was sentenced to 12 months probated for 12 months and ordered to pay a fine in the amount of \$100.00 (\$1,000.00 with \$900.00 suspended) to the Fraud Division for investigative expenses, and must also maintain automobile insurance on any vehicle she owns or drives.